

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Rudy D Arnold
 Rudy D Arnold
 Debtors

Case No. 18-12585-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: 318

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Jan 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2020.

db Rudy D Arnold, 1833 New London Road, Landenberg, PA 19350
 db Rudy D Arnold, MAILING ADDRESS, P.O. Box 26, Kemblesville, PA 19347-0026
 14112179 +Law Offices of Patrick Scanlon, 203 NE Front Street, Suite 101, Milford, DE 19963-1431
 14112180 Linden Green Condos, c/o Common Cents Property Mgmt, 1701 Augustine Rd, Ste 16,
 Wilmington, DE 19803
 14103699 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 14123099 +M&T Bank, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14122330 +Manufacturers and Traders Trust Company, c/o Shaan S. Chima, Esquire,
 One South Street, Suite 2200, Baltimore, MD 21202-3281
 14098910 Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103-1814
 14102130 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 14104285 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,
 St. Louis MO 63166-0108
 14104857 +Union Home Mort. Corp., c/o Rebecca A. Solarz, Esquire, KML Law Group, P.C.,
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: megan.harper@phila.gov Jan 07 2020 03:18:01 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 07 2020 03:17:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14098907 EDI: AMEREXPR.COM Jan 07 2020 07:58:00 American Express, P.O. Box 981537,
 El Paso, TX 79998-1537
 14103776 EDI: BECKLEE.COM Jan 07 2020 07:53:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 14099093 +EDI: PRA.COM Jan 07 2020 07:58:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 14109477 EDI: BL-BECKET.COM Jan 07 2020 07:58:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14098908 E-mail/Text: bncnotices@becket-lee.com Jan 07 2020 03:17:40 Kohl's / Capital One, N.A.,
 PO Box 3115, Milwaukee, WI 53201-3115
 14098909 E-mail/Text: camanagement@mtb.com Jan 07 2020 03:17:42 M&T Bank,
 Lending Services - Customer Support, PO Box 900, Millsboro, DE 19966-0900
 14112132 E-mail/Text: camanagement@mtb.com Jan 07 2020 03:17:42 M&T Bank, P.O. Box 1288,
 Buffalo, NY 14240-1288
 14128358 E-mail/Text: camanagement@mtb.com Jan 07 2020 03:17:42 M&T Bank, P.O. Box 840,
 Buffalo, NY 14240-0840
 14121995 EDI: PRA.COM Jan 07 2020 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14094007 +EDI: PRA.COM Jan 07 2020 07:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14123193 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 07 2020 03:17:46
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 14098911 +EDI: PRA.COM Jan 07 2020 07:58:00 Portfolio Recorery Associates, 120 Corporate Blvd,
 Suite 100, Norfolk, VA 23502-4952
 14098912 EDI: WFFC.COM Jan 07 2020 07:58:00 Wells Fargo Home Mortgage, P.O. Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 14166708* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Randi
Form ID: 318

Page 2 of 2
Total Noticed: 26

Date Rcvd: Jan 06, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2020 at the address(es) listed below:

CHRISTOPHER CONSTANTINE CARR on behalf of Debtor Rudy D Arnold cccarresq@aol.com,
loanmodbycccesq@aol.com;ccr74486@notify.bestcase.com
CHRISTOPHER M. MCMONAGLE on behalf of Creditor M&T Bank cmcmmonagle@sterneisenberg.com,
bkecf@sterneisenberg.com
KEVIN G. MCDONALD on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
LISA CANCANON on behalf of Creditor Specialized Loan Servicing LLC LisaC@w-legal.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
REBECCA ANN SOLARZ on behalf of Creditor Union Home Mortgage Corp. bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
SHAAN S. CHIMA on behalf of Creditor Manufacturers and Traders Trust Company, successor to
Wilmington Trust Company shaan.chima@gebsmith.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	<u>Rudy D Arnold</u>	Social Security number or ITIN	xxx-xx-1168
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Rudy D Arnold</u>	Social Security number or ITIN	xxx-xx-1168
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-12585-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rudy D Arnold

Rudy D Arnold

1/6/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.